

**The Full-Time Monitor Program** is intended to assist students who have completed at least one year of university and who may be interested in spending the following academic year as full-time monitors helping students improve their conversational skills in either French or English. Students who participate in this program are required to leave their home province and work in rural and semi-urban areas.

**The Monitor Program for Francophones in Minority Areas** offers full-time students the opportunity to work as monitors in six Canadian provinces. The monitors' mandate is to help Francophone students in minority areas perfect their mother tongue and enhance their awareness of the Canadian Francophone culture.

A few Francophone students who are Ontario residents may be awarded the **Bursary for Summer French Course for Francophones from Minority Areas**. This bursary offers students the opportunity to take a summer course in French at the University of Quebec in Trois-Rivières and thus to enhance their awareness of their own heritage while perfecting their command of their mother tongue.

#### **Additional Information**

For more information and advice on how to determine which program is best suited to your individual needs, you can contact the guidance office of the secondary school in your area, the Financial Aid office of any Ontario college or university, or the Student Awards Branch of the Ministry of Colleges and Universities at the following address:

Ministry of Colleges and Universities  
Student Awards Branch  
Queen's Park  
Mowat Block, 8th Floor  
Toronto, Ontario  
M7A 2B4  
Telephone: (416) 965-5241

If you are calling from outside Metropolitan Toronto, you may call toll-free by dialing 1-800-268-3748. Calls from within area code 807 may be placed by dialing "0" (zero) and asking for Zenith 56670.

**Other Scholarships, Fellowships, and Bursaries**  
Information on scholarships, fellowships, and bursaries offered by individual universities and colleges and by private corporations, veterans' organizations, and service clubs can be obtained by contacting the institution or group concerned.

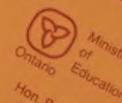
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# **FINANCIAL ASSISTANCE FOR STUDENTS**

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Ontario Ministry of Education  
Hon. Bette Stephenson, M.D., Minister  
Harry K. Fisher, Deputy Minister

In our complex technological society, more and more students are coming to realize the benefits of specialized training and are making the decision to continue their education beyond secondary school. Many of these students, however, find it difficult – and sometimes impossible – to pursue this goal without some form of financial assistance. In response to this need, both the federal and provincial governments offer a number of programs that provide financial assistance for eligible students who are residents of Ontario and who plan to attend or are already attending a university, college, or some other approved postsecondary institution.

The purpose of this pamphlet is to acquaint you with these programs. Although they all have the same purpose – to help students meet the cost of their education – each has special features that have been designed to respond to specific needs and situations. Some of them, for example, are available solely on the basis of financial need; others are designed to encourage study in a particular field; still others aim to reward academic excellence.

To find out which program best suits your individual needs and circumstances, contact the Financial Aid administrator of the institution you are attending or are planning to attend. He or she has detailed information on eligibility, as well as the amount of assistance available under the various programs, and so can help you determine which program will most effectively meet your particular requirements.

**The Ontario Student Assistance Program (OSAP)**  
The Ontario Student Assistance Program (OSAP) consists of six plans:

- the Ontario Study Grant Plan
- the Canada Student Loans Plan
- the Ontario Student Loans Plan
- the Ontario Special Bursary Plan
- the Part-Time Student Loans Plan (Canada Student Loan)
- the Ontario Work-Study Plan

The six OSAP plans provide assistance according to the financial needs of individual students. They are intended to supplement – not replace – the financial contribution of the students and their immediate families.

**The Ontario Study Grant Plan** provides non-repayable grants for postsecondary students studying at an approved institution, anywhere in Canada. The plan provides assistance for a maximum of eight terms of study, normally the first four years.

The federal **Canada Student Loans Plan**, administered by the Ontario provincial government, makes loans available to students enrolled at a ministry-approved institution, anywhere in the world. Interest on the loan is paid by the federal government while students are studying on a full-time basis. Six months after they cease studying full time, the students are required to begin repayment of both principal and interest.

**The Ontario Student Loans Plan** provides loans for eligible students studying in Ontario, whose financial needs are not fully met by the Canada Student Loans Plan. It also provides assistance for part-time students or students enrolled in certain courses that are not recognized under the Canada Student Loans Plan. The terms of repayment for the Ontario Student Loans Plan are similar to those for the Canada Student Loans Plan, but the interest rates may differ.

**The Ontario Special Bursary Plan** is designed to help exceptionally needy students who have little or no previous postsecondary education and who are studying part time or taking academic upgrading courses in order to acquire the postsecondary training and skills they need to obtain better employment.

**The Part-Time Student Loans Plan (Canada Student Loan)** offers guaranteed loans to eligible part-time students studying at the postsecondary level. Repayment of the loan begins one month after the loan is disbursed.

**The Ontario Work-Study Plan** is designed to help financially needy students by providing opportunities for part-time work during the school year and thus reducing their dependence on loan funding. Only certain colleges and universities participate in the Ontario Work-Study Plan.

**Second-Language Bursaries and Fellowships**  
Assistance for students interested in studying in their second language, either French or English, is available through the following federally funded programs.

Students enrolled for the first time in an undergraduate or graduate program taught in French, at an approved institution, may qualify for a **Fellowship for Studying in French**, which is awarded on the basis of academic merit.

**The Summer Language Bursary Program** provides bursaries for students who have completed Grade 12 and are taking summer immersion courses in their second official language.

Full-time university students who are studying outside their home province and who work part time as second-language monitors in educational institutions may qualify for assistance under the **Second-Language Monitor Program**.